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Examiner: El Hadji Malick Sall

Title: APPARATUS AND METHOD FOR  
IDENTIFYING A REQUESTED LEVEL OF  
SERVICE FOR A TRANSACTION

Group Art Unit: 2457

Inventor(s): Raja Daoud et al.

HP Docket No: 10002669-1

**Mail Stop ISSUE FEE**  
**Commissioner for Patents**  
**Alexandria, VA 22313-1450**

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Responsive to the Notice of Allowance mail date March 10, 2011 and the Examiner's Statement of Reasons for Allowance, Applicants agree with the Examiner's conclusions regarding patentability of the allowed claims, without necessarily agreeing with or acquiescing in the Examiner's reasoning. In particular, Applicants believe that the application is allowable because the prior art fails to anticipate or render obvious the invention as claimed as a whole without emphasis on any particular feature over other features.

Respectfully submitted,

/Robert Brush/

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Date: June 8, 2011